Mississippi Council
on Economic Education

FAMILY *Financial* FUN NIGHT

ELEMENTARY FACILITATOR & ACTIVITY GUIDE

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Family Financial Fun Night

ELEMENTARY FACILITATOR GUIDE & EVENT MANUAL

An Event-in-a-Box Curriculum for Family Financial Literacy

First Edition • 2026

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STORYBOOK INSPIRATION

The *Money Missions* included in this guide were inspired by children's books written by Anthony C. DeLauney. The books themselves are not reproduced or required for use during the activities.

Curriculum developed for the Mississippi Council on Economic Education
*by **Julie Ingram**, Community Outreach Coordinator.*

FUNDING ACKNOWLEDGMENT

Funding provided by the Mississippi Department of Human Services.

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www.mscee.org

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PROGRAM OVERVIEW

Family Financial Fun Night (FFFN) is the Mississippi Council on Economic Education's signature family engagement program designed to strengthen financial capability through interactive, hands-on learning experiences. Rather than teaching financial concepts through lectures alone, FFFN brings families together to practice making financial decisions as a team. Parents, caregivers, and children participate side-by-side in engaging activities that encourage communication, problem-solving, and real-world application of personal finance concepts.

Throughout the event, families rotate together through six Money Missions, each focusing on an essential financial topic including saving, budgeting, earning, goal setting, responsible decision-making, and giving back to the community. Every mission is designed to be completed in approximately ten minutes, allowing families to build financial knowledge through a series of fun, interactive learning experiences.

WHY FAMILY FINANCIAL FUN NIGHT WORKS

Research consistently demonstrates that family engagement is one of the strongest predictors of positive financial behaviors in children. When parents and caregivers actively participate in financial learning experiences, children are more likely to develop healthy money habits, confidence, and responsible decision-making skills that last into adulthood.

Family Financial Fun Night creates intentional opportunities for those conversations to happen in a fun, supportive environment. Instead of simply learning financial concepts, families immediately apply them together through discussion, teamwork, and shared decision-making. This collaborative approach increases engagement, strengthens family communication, and makes financial education both memorable and practical.

ADVANCING THE MISSION OF MSCEE

The Mississippi Council on Economic Education exists *"to increase economic and financial literacy in Mississippi by providing resources and training to K–12 educators, promoting workforce development and empowering students to create a more prosperous future for themselves and Mississippi."* Family Financial Fun Night extends that mission beyond the classroom by engaging entire families in meaningful financial learning experiences.

Through interactive Money Missions, families practice essential financial skills while building confidence, strengthening communication, and developing positive financial behaviors together. The program also connects participants with trusted community organizations and local resources that support long-term family well-being. By combining financial education with family engagement and community partnerships, Family Financial Fun Night helps create financially capable families and stronger Mississippi communities.

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MONEY MISSION PASSPORT

DIRECTIONS:

You will be visiting each station for 10 minutes.
When you complete your mission at a station, you will receive a sticker for that mission!

MONEY MISSION #1

MONEY MISSION #2

MONEY MISSION #3

MONEY MISSION #4

MONEY MISSION #5

MONEY MISSION #6



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STATION 1

Savings & Choices

MISSISSIPPI COUNCIL ON ECONOMIC EDUCATION

FAMILY FINANCIAL FUN NIGHT

Elementary Facilitator & Activity Guide

Money Mission 1: Saving & Making Choices

📖 INSPIRED BY	
Dash & Nikki and the Jellybean Game *Anthony C. DeLauney*	
⏱️ Time 10 Minutes	👨‍👩‍👧 Group Size Up to 5 Families
🎯 Learning Objective Families practice making thoughtful money choices by discussing whether to save or spend and recognizing that every financial decision has consequences.	📦 Materials • Choice Cards • Passport Stamp

Before Families Arrive

- Organize the Choice Cards.
- Have the passport stamp ready.

💡 **Facilitator Tip:** There are no right or wrong answers. Encourage discussion and ask every family member to participate.

Facilitator Script

Welcome

Say:

"Welcome to Money Mission 1! Every day we make choices about money. Sometimes we spend it today, and sometimes we save it for something we want later. Today your family will make those choices together."

Introduce the Challenge

Say:

"I will give your family different money situations. Work together to decide what you would do before we reveal what might happen next."

Family Decision Time

Show each family a Choice Card. After discussion, reveal the matching Consequence Card. Continue with several scenarios, encouraging conversation before each reveal.

Questions to Ask

• Why did your family choose that?
• What might happen if you spent the money today?
• What might happen if you saved it?
• Has your family ever made a choice like this?

Debrief

Say:

"Every money decision has a consequence. Sometimes spending now is the best choice, and sometimes saving helps us reach a bigger goal."

Mission Moment

Say:

"Saving is choosing to wait today so you can reach a goal tomorrow. Every smart money decision begins with thinking before you spend."

Common Challenges & Solutions

Challenge	Facilitator Response
Families answer too quickly.	Ask them to explain their thinking before revealing the consequence.
One child dominates.	Invite another family member to make the next decision.
Families disagree.	Celebrate respectful discussion and remind them that talking through choices is part of good decision-making.

Wrap-Up & Passport

Stamp each family's passport, congratulate them on completing Money Mission 1, and invite them to rotate when the facilitator instructs the change.

MONEY MISSION 1

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MONEY DECISION CARD #1

★ THE $10 DECISION ★



THE SITUATION

You have $10.
You have two choices:

CHOICE A

Spend it today on the toy you want.



OR

CHOICE B

Save it for **one week.** If you wait, you'll earn $2 more for helping around the house.



WHAT WOULD YOUR FAMILY CHOOSE?

MONEY DECISION CARD #1



THE $10 DECISION



YOUR DECISION...

There are two possible outcomes based on the choice your family made.

OUTCOME 1

YOU SPENT IT TODAY.

You bought the toy you wanted right away.



Now you have **$0** to spend or save.



OR

OUTCOME 2

YOU SAVED IT.

Because you waited, you earned **$2** more!



Now you have **$12** to spend or save.

LET'S TALK ABOUT IT

- Why did your family choose that option?
- What are the good things—or not so good things—about each choice?
- Was it hard to wait?
- How did your choice affect the amount of money you have now?



MONEY LESSON

Every money choice has a consequence.

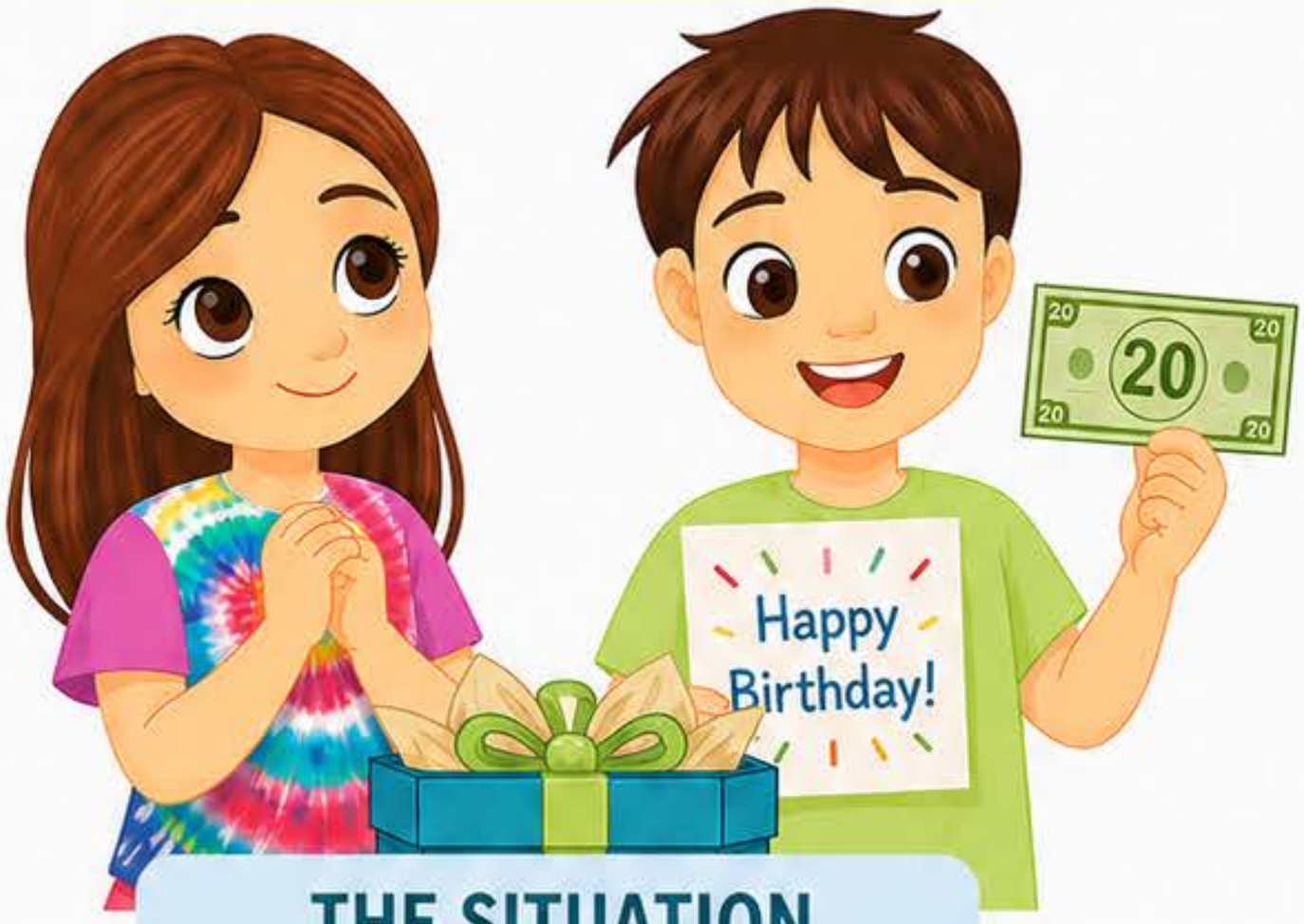
Think about today—and tomorrow!

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MONEY MISSION 1

MONEY DECISION CARD #2

★ BIRTHDAY MONEY ★



THE SITUATION

Grandma gives you $20.
You have two choices:

CHOICE A

Spend it all today on something you want.



OR

CHOICE B

Save it in your **piggy bank.** At the end of the month, your parents will add $5.



+$5

WHAT WOULD YOUR FAMILY CHOOSE?

MONEY DECISION CARD #2

BIRTHDAY MONEY

YOUR DECISION...

There are two possible outcomes based on the choice your family made.



OUTCOME 1

YOU SPENT IT TODAY.

You bought something you wanted right away.





Now you have **$0** to spend or save.

OR

OUTCOME 2

YOU SAVED IT.

Because you waited, your parents added **$5**!



Now you have **$25** to spend or save.

LET'S TALK ABOUT IT

- Why did your family choose that option?
- What are the good things—or not so good things—about each choice?
- Was it hard to wait?
- How did your choice affect the amount of money you have now?

MONEY LESSON



Every money choice has a consequence.
Think about today—and tomorrow!



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MONEY MISSION 1

MONEY DECISION CARD #3

★ PLANNING AHEAD ★

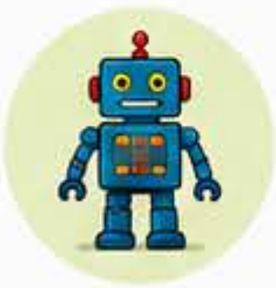
THE SITUATION



You have **$15** that you've been saving.



Tomorrow your class is going on a school field trip that costs **$15.**



Today, while shopping with your family, you see a really cool toy that also costs **$15.**



You only have enough money for one.

What should you do?

CHOICE A

Buy the toy today.



OR

CHOICE B

Save your money so you can go on the field trip **tomorrow.**



TALK TOGETHER BEFORE MAKING YOUR CHOICE.

What would your family do? Why?

MONEY DECISION CARD #3

PLANNING AHEAD

YOUR DECISION...

There are two possible outcomes based on the choice your family made.



OUTCOME 1

YOU BOUGHT THE TOY.

You enjoyed your new toy today.
But tomorrow,
you don't have enough money for the field trip.



Now you have
$0



OR

OUTCOME 2

YOU SAVED YOUR MONEY.

You waited.
Now you can enjoy the field trip with your class and make memories with your friends!



Now you have
a fun experience!



LET'S TALK ABOUT IT

- ★ Which choice would your family make?
- ★ Which choice lasts longer—buying the toy or going on the field trip?
- ★ Which choice felt easier to choose? Why?
- ★ What are some other times it's important to plan ahead?



MONEY LESSON

Planning ahead helps you be ready
for important opportunities!



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MONEY MISSION 1

MONEY DECISION CARD #4



★ BE READY FOR SURPRISES ★

THE SITUATION



You have **$20** that you've been saving.



You want to spend it on a new video game.



Before you go shopping, your bicycle gets a flat tire.



It costs **$20** to help fix it.



What should you do?

CHOICE A

Buy the new **video game.**



OR

CHOICE B

Use your savings to help **fix your bike.**



TALK TOGETHER BEFORE MAKING YOUR CHOICE.

What would your family do? Why?

MONEY DECISION CARD #4

BE READY FOR SURPRISES

YOUR DECISION...

There are two possible outcomes based on the choice your family made.



OUTCOME 1

YOU BOUGHT THE GAME.

You had fun playing your new game. But now your bike can't be repaired because your money is gone.



NOW YOU HAVE:

- A new game
- No money left
- A bike you can't ride

OR

OUTCOME 2

YOU FIXED YOUR BIKE.

You used your savings to fix your bike. Now you can ride to the park, visit friends, and enjoy your bike every day!



NOW YOU HAVE:

- A working bike
- Money used for something important
- Peace of mind and a smart choice!

LET'S TALK ABOUT IT

- Why might fixing the bike be the better choice?
- Have you ever had something break unexpectedly?
- Why is it helpful to save money "just in case"?
- Can you think of other surprises that might cost money?

MONEY LESSON

Saving money can help you **handle unexpected problems.**

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MONEY MISSION 1

MONEY DECISION CARD #5



★ THE POWER OF WAITING ★

THE SITUATION



You have **$15**.



You want to buy a small remote-control car today.



But if you wait until next week, your grandmother says she will give you **$10** toward something bigger.



What should you do?

CHOICE A

Buy the small toy **today.**



OR

CHOICE B

Wait one week and have **$25** to spend.



TALK TOGETHER BEFORE MAKING YOUR CHOICE.

What would your family do? Why?

MONEY DECISION CARD #5

★ THE POWER OF WAITING ★



YOUR DECISION...

There are two possible outcomes based on the choice your family made.



OUTCOME 1

YOU BOUGHT THE TOY TODAY.

You got to enjoy your new toy right away!
It was so much fun to play with.

But now you'll have to save more later for something bigger.



NOW YOU HAVE:

- A toy you can enjoy now
- Money used up
- A goal to keep saving for something bigger

OR

OUTCOME 2

YOU WAITED.

Waiting took patience, and it paid off!
The next week Grandma gave you $10 just like she promised.
Now you have **$25** to spend.



NOW YOU HAVE:

- $25 to spend
- More choices for bigger or better things
- A reward for being patient

LET'S TALK ABOUT IT

- ★ Which choice would your family make? Why?
- ★ Was it easy or hard to wait? Why?
- ★ What are some things that are worth waiting for?
- ★ How can waiting help you reach bigger goals?



MONEY LESSON

Sometimes waiting helps your **money grow** and gives you **better choices**!



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MONEY MISSION 1

MONEY DECISION CARD #6

★ HELPING A FRIEND ★

THE SITUATION



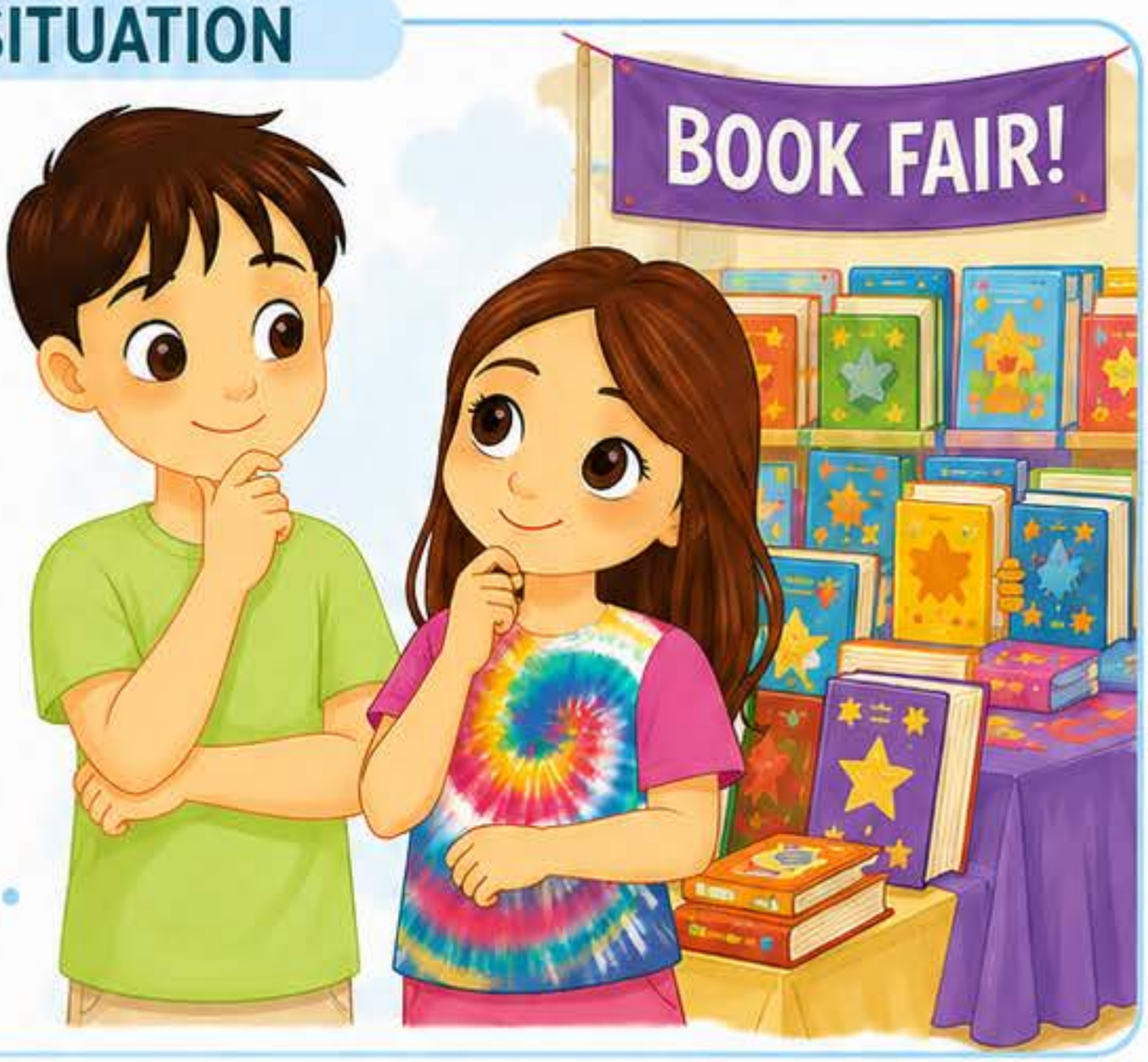
You have **$10** to spend at the school book fair.



Your best friend forgot their money.



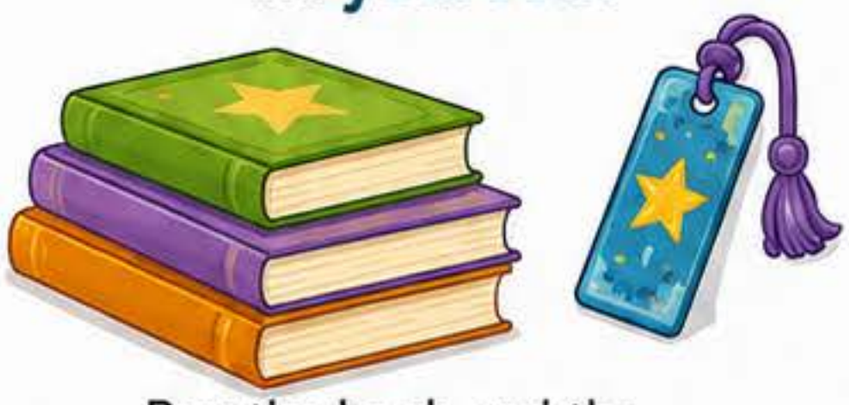
They are sad because they can't buy the book they wanted.



What should you do?

CHOICE A

Spend all **$10** on **yourself.**



Buy the book and the cool bookmark you've been wanting.

OR

CHOICE B

Share with your friend.
Buy your book and use part of your money to **help your friend** buy theirs.



TALK TOGETHER BEFORE MAKING YOUR CHOICE.

- ★ Why might helping your friend be the better choice?
- ★ Have you ever had a friend help you when you needed it?
- ★ Why is it helpful to share with others?
- ★ Can you think of other ways to be a good friend?



MONEY LESSON

Helping others can make a big difference and is one way to **use money wisely.**



MONEY MISSION 1

MONEY DECISION CARD #6

★ HELPING A FRIEND ★

YOUR DECISION...

There are two possible outcomes based on the choice your family made.





OUTCOME 1

YOU SPENT ALL $10 ON YOURSELF.

You bought the book and the bookmark you wanted. You are excited to read it!

Your friend will look for the book another time when they have money.



NOW YOU HAVE:

- A new book
- A cool bookmark
- No money left

OR

OUTCOME 2

YOU SHARED YOUR MONEY.

You bought your book and helped your friend buy one too. You both are excited to read your new books together!



NOW YOU HAVE:

- A new book
- A happy friend
- The good feeling of helping someone

LET'S TALK ABOUT IT

- ★ Have you ever shared something with a friend?
- ★ How did it make you feel?
- ★ Is it okay to spend money on yourself sometimes?
- ★ When might it be a good idea to help someone else?



MONEY LESSON

Money can help you enjoy things—
and it can also help you **make a difference** in **someone else's life.**

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MONEY MISSION 1

MONEY DECISION CARD #7

★ SAVE FOR SOMETHING BIG! ★

THE SITUATION



You have **$25** you earned from doing chores.

You have already saved **$75** for a new bicycle that costs **$100.**

At the store, you see a brand-new video game that costs **$25.**



What should you do?

CHOICE A

BUY THE VIDEO GAME TODAY.

You'll get to play it right away!



YOUR BICYCLE SAVINGS

$75

$0 $100

You still need **$25** to reach your goal.

OR

CHOICE B

KEEP SAVING FOR THE BICYCLE.

Add your **$25** to your savings and you'll reach your goal!



YOUR BICYCLE SAVINGS

$100

$0 $100

You did it! You can buy your bicycle!

LET'S TALK ABOUT IT

- ★ Have you ever saved for something you really wanted?
- ★ Was it hard to wait? What helped you?
- ★ How did it feel when you finally got it?
- ★ What are you saving for now?

MONEY LESSON

Big goals often take time.
Saving a little today can help you reach something **amazing** tomorrow!

MONEY DECISION CARD #7

★ SAVE FOR SOMETHING BIG! ★

CHOICE A



YOU BOUGHT THE VIDEO GAME!



You had a lot of fun playing your new game right away. Because you spent your **$25**, your bicycle savings stayed at **$75**. You'll need to save more before you can buy your bicycle.



YOUR BICYCLE SAVINGS

$0 **$75** $100

$75 of $100 Saved

$25 more to go!

WHAT DID YOU GAIN?

- A fun new video game
- Entertainment today
- More time to save for your big goal

THINK ABOUT IT Sometimes buying something now is a good choice—but it may mean waiting longer for a bigger goal.

CHOICE B

YOU REACHED YOUR GOAL!



You added your **$25** to the **$75** you had already saved. Now you have **$100**—enough to buy your new bicycle!



YOUR BICYCLE SAVINGS

$0 **$100** $100

$100 of $100 Saved

★ **GOAL REACHED!** ★

WHAT DID YOU GAIN?

- A brand-new bicycle
- The reward of reaching a goal
- Confidence that saving works!

THINK ABOUT IT Saving a little over time can help you buy something much bigger than your could afford today.

LET'S TALK ABOUT IT

- ★ Which choice helps you reach your biggest goal?
- ★ Have you ever saved for something that took a long time?
- ★ What is one big thing you would like to save for?
- ★ How does it feel when you finally reach a goal you've worked toward?





MONEY LESSON

Big dreams don't happen all at once.
Saving a little at a time helps turn your **goals into reality**!





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MONEY MISSION 1

MONEY DECISION CARD #8

★ TAKE CARE OF WHAT YOU HAVE ★

THE SITUATION

You have been saving **$40** to buy a new video game.

You already own a bicycle that you ride to school and to your friends' houses.

One afternoon, you discover your bicycle has a flat tire. It costs **$20** to fix it.



What would YOU choose?

CHOICE A

USE $20 FROM YOUR SAVINGS TO FIX YOUR BICYCLE.

Then continue saving for the video game.

OR

CHOICE B

KEEP ALL OF YOUR SAVINGS FOR THE VIDEO GAME.

Wait to fix your bicycle later.

LET'S TALK!

- ★ Which choice helps you the most?
- ★ Have you ever had to fix something instead of buying something new?
- ★ Why is it important to fix things before they get worse?
- ★ What is something you own that needs to be taken care of?



MONEY LESSON

Taking care of the things you already own is a smart way to save money.

MONEY DECISION CARD #8

★ TAKE CARE OF WHAT YOU HAVE ★

CHOICE A

YOU FIXED YOUR BICYCLE!

You used $20 to fix your flat tire. Now your bike is safe to ride and ready for all your adventures! You still have **$20** saved and can keep working toward your goal.



WHAT DID YOU GAIN?

- A safe bicycle that works
- You can get to school and activities
- You're still working toward your goal



YOUR SAVINGS

$0 **$20** $40

You have **$20** more to save for your video game.

THINK ABOUT IT

Taking care of the things you already own can save money in the future.

CHOICE B

YOU WAITED TO FIX IT...

You kept all $40 for the video game, but your bicycle tire got worse. Now it's not just a flat tire—the rim is damaged too! It will cost **$45** to fix. That's **$25** more!



WHAT DID YOU GAIN?

- You're ready to buy the video game.

WHAT DID YOU LOSE?

- You can't ride your bicycle.
- A small repair became a bigger, more expensive fix.
- You had to spend more money later.



YOUR SAVINGS

$0 **$40** $40

Enough to buy the **game!**

THINK ABOUT IT

Waiting can turn a small problem into a big, expensive one.

LET'S TALK ABOUT IT

- ★ Which choice helped you the most?
- ★ Have you ever taken care of something instead of buying something new?



- ★ Why is it important to fix things before they get worse?



- ★ What is something you own that needs to be taken care of?



MONEY LESSON



Taking care of the things you already own is a smart way to **save money.**



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MONEY MISSION 1

MONEY DECISION CARD #9

★ PUT YOUR MONEY TO WORK! ★

CHOICE A

BUY ICE CREAM

for you and a friend.



$15

CHOICE B

BUY SUPPLIES

for a lemonade stand.



$15



What would YOU choose?

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MONEY DECISION CARD #9

★ PUT YOUR MONEY TO WORK! ★

CHOICE A

YOU BOUGHT ICE CREAM!

You and your friend enjoyed
a cool treat on a hot day.



WHAT DID YOU GAIN?

- Fun with a friend
- A tasty treat
- A happy memory

YOUR MONEY

$15 → $0

You had $15

You have $0 left

CHOICE B

YOU STARTED A LEMONADE STAND!

You used your $15 to buy supplies.
You sold lemonade all afternoon.
By the end of the day...

YOU EARNED $50!



WHAT DID YOU GAIN?

- A successful lemonade stand
- More money than you started with
- Confidence that hard work pays off

YOUR MONEY

$15 → $50

You had $15

You spent $15 on supplies

You earned $50!

LET'S TALK ABOUT IT!

- Which choice helped you earn more money?
- Would you rather spend money or use it to earn more?
- What other small business could you start?
- Have you ever sold something or helped earn money?

MONEY LESSON



Sometimes spending money wisely can help you **earn even more!**



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MONEY MISSION 1

MONEY DECISION CARD #10

★ TEAMWORK PAYS OFF! ★

You and your friend each have $10.
A neighbor asks if anyone would like to help rake leaves and pull weeds.

If you work together, you'll each earn $30!

CHOICE A

SPEND $10

on snacks and games.
Enjoy a fun afternoon.



OR

CHOICE B

WORK TOGETHER

with your friend.
Help your neighbor.
Earn $30 each!



What would YOU choose?

MONEY DECISION CARD #10

TEAMWORK PAYS OFF!

CHOICE A

YOU CHOSE FUN TODAY!

You enjoyed snacks and games with your friend.



WHAT HAPPENED?

- You had fun.
- Great memories!
- Your $10 is gone.

YOUR MONEY

$10 → → $0

You had $10 — Snacks & Games — You have $0 left

OR

CHOICE B

YOU WORKED TOGETHER!

You helped your neighbor and worked as a team.

You each earned $30!



WHAT HAPPENED?

- You earned more money.
- You worked as a team.
- Hard work paid off!

YOUR MONEY

$10 →  → $30

You had $10 — Work Together — You earned $30!

LET'S TALK ABOUT IT!



Why is it sometimes easier to work with a friend?



How did teamwork help both children?



What jobs could you do with a family member or friend?



Why do people earn money by helping others?

MONEY LESSON



Working together can help everyone succeed. Hard work and teamwork often create bigger rewards than working alone.



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STATION 2

Making Decisions

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FAMILY FINANCIAL FUN NIGHT

Elementary Facilitator & Activity Guide

Money Mission 2: Stop Think Jump!

📖 INSPIRED BY
Akash & Mila and the Big Jump *Anthony C. DeLauney*

⏱️ Time 10 Minutes	👨‍👩‍👧 Group Size Up to 5 Families
🎯 Learning Objective Families learn that good judgement begins by slowing down, thinking carefully, and making thoughtful decisions together. They practice considering consequences, listening to one another, and recognizing when to ask a trusted adult for help.	📦 Materials • STOP THINK JUMP Activity Mat • Game marker (one per family) • Big Jump Challenge cards • Passport Stamp

Before Families Arrive

- Place one STOP THINK JUMP Activity Mat at each family space.
- Place one game marker on the STOP space.
- Shuffle the Big Jump Challenge Cards and place them face down in the center of the table.
- Have the passport stamp ready.
- Review the script and practice the 10-minute timing.

💡 Facilitator Tip: There are no right or wrong answers. Your job is to encourage families to slow down, discuss their ideas, and explain their thinking. REMEMBER: Good decision-makers know when to ask a trusted adult for help.

Facilitator Script

Welcome

Say:

"Welcome to Money Mission 2! Tonight we're going to practice something that helps us make good decisions every day. Before making an important choice, remember three simple steps: STOP THINK JUMP! Good decision-makers don't always react right away. They stop, think carefully, and then choose what they believe is the best decision."

Introduce the Activity

Hold up one Big Jump Challenge Card.

Say:

"Each family will take turns drawing a Big Jump Challenge. Read the situation together. Then move your game marker through each step on your STOP THINK JUMP mat before deciding what your family would do."

Explain the Challenge

STOP

Move the game marker to STOP

Say:
“First, STOP. Don’t answer right away. Think about what is happening.”

Ask:
“What is happening? What decision needs to be made?”

THINK
Move the marker to THINK

Say:
“Now it’s time to THINK. Talk together before making a decision.”

Ask:
“What could happen? How might this choice affect others? Would you make the same choice if everyone else chose something different? Should you ask a trusted adult for help?

JUMP
Move the marker to JUMP

Say:
“Now it’s time to JUMP! A big jump isn’t about acting quickly. It’s about making a thoughtful decision after you’ve stopped and thought about your choices.”

Have the family explain what they would do and why.

Family Decision Time

Invite one family member to draw a Big Jump Challenge Card. Allow 30-45 seconds for discussion before moving through the STOP THINK JUMP process. Repeat with additional challenges as time allows.

Ask while circulating:
- Why did your family choose that answer?
- Did everyone agree?
- What could happen if someone made a different choice?

Debrief

Say:
“Every day we make choices. Good judgment means slowing down, thinking carefully, and making the best decision you can. Sometimes the best decision is asking a trusted adult to help.”

Questions to Ask

Ask:
- Which challenge was the hardest?
- Why is it important to STOP before making a decision?
- How can talking with your family help you make good choices?
- When should you ask a trusted adult for help?

Mission Moment

Say:
“Good decision-makers remember three simple steps:

STOP THINK JUMP

When we slow down, think carefully, and ask trusted adults for help when we need it, we’re more likely to make decisions we’ll be proud of.”

Common Challenges & Solutions

Challenge	Facilitator Response
Families answer too quickly.	Encourage them to move through STOP THINK and JUMP before deciding.
Families disagree.	Celebrate different viewpoints and ask each person to explain their thinking.
One person dominates the discussion	Encourage every family member to share before moving to JUMP.

Wrap-Up & Passport

Stamp each family's passport, congratulate them on completing Money Mission 2, and invite them to rotate when the bell rings.

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on Economic Education



STOP • THINK • JUMP!

Good decisions start with these three simple steps.



PAUSE.

What is happening?

What decision needs to be made?



THINK IT THROUGH.

What could happen?

How might this choice affect others?

Would I still make this choice if nobody was watching?

Is there a trusted adult I should talk to?



MAKE YOUR CHOICE.

What will your family choose to do?

Why?





Good decision-makers know when to ask a trusted adult for help.

Mississippi Council
on Economic Education

BIG JUMP CHALLENGE

Category: STAYING SAFE

What would you do?



Someone you've been talking to online says they're your age and want to meet you at the park.

STOP • THINK • JUMP

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BIG JUMP CHALLENGE

Category: STAYING SAFE

What would you do?



While shopping with your family, you see a young child crying because they can't find their parent.

STOP • THINK • JUMP

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on Economic Education

BIG JUMP CHALLENGE

Category: STAYING SAFE

What would you do?



A person you don't know offers to drive you home because they say your parents asked them to.

STOP • THINK • JUMP

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BIG JUMP CHALLENGE

Category: STAYING SAFE

What would you do?



You see another child being hurt or bullied, and no adult is nearby.

STOP • THINK • JUMP

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BIG JUMP CHALLENGE

Category: *BEING RESPONSIBLE*

What would you do?



You borrowed a book from a friend and forgot to return it.

STOP • **THINK** • **JUMP**

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on Economic Education

BIG JUMP CHALLENGE

Category: *BEING RESPONSIBLE*

What would you do?



You promised to help clean up, but your favorite show just started.

STOP • **THINK** • **JUMP**

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on Economic Education

BIG JUMP CHALLENGE

Category: BEING RESPONSIBLE

What would you do?



You break something while playing and no one knows you did it.

STOP • THINK • JUMP

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on Economic Education

BIG JUMP CHALLENGE

Category: BEING RESPONSIBLE

What would you do?



You find $20 on the floor at school.

STOP • THINK • JUMP

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on Economic Education

BIG JUMP CHALLENGE

Category: ASKING A TRUSTED ADULT

What would you do?



A friend tells you a secret that makes you feel uncomfortable.

STOP • THINK • JUMP

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BIG JUMP CHALLENGE

Category: ASKING A TRUSTED ADULT

What would you do?



Someone tells you not to tell your parents what happened.

STOP • THINK • JUMP

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BIG JUMP CHALLENGE

Category: THINKING BEFORE YOU ACT

What would you do?



Two friends invite you to different birthday parties at the same time.

STOP • THINK • JUMP

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BIG JUMP CHALLENGE

Category: THINKING BEFORE YOU ACT

What would you do?



Your friend invited you to a birthday party, but you don't have money to buy a present.

STOP • THINK • JUMP

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BIG JUMP CHALLENGE

Category: THINKING BEFORE YOU ACT

What would you do?



Your friends dare you to do something you know is against the rules.

STOP • THINK • JUMP

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BIG JUMP CHALLENGE

Category: THINKING BEFORE YOU ACT

What would you do?



You're angry and want to say something hurtful.

STOP • THINK • JUMP

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on Economic Education

BIG JUMP CHALLENGE

Category: BEING KIND

What would you do?



A new student is sitting alone at lunch, but your friends already saved you a seat.

STOP • **THINK** • **JUMP**

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on Economic Education

BIG JUMP CHALLENGE

Category: BEING KIND

What would you do?



You hear someone making fun of another child.

STOP • **THINK** • **JUMP**

Mississippi Council
on Economic Education

BIG JUMP CHALLENGE

Category: BEING KIND

What would you do?



Your friend wants to play one game, but another friend wants to play something different.

STOP • THINK • JUMP

Mississippi Council
on Economic Education

BIG JUMP CHALLENGE

Category: BEING KIND

What would you do?



You win a game, and the person who loses looks really disappointed.

STOP • THINK • JUMP

Mississippi Council
on Economic Education

BIG JUMP CHALLENGE

Category: ASKING A TRUSTED ADULT

What would you do?



You see something online that makes you feel worried or scared.

STOP • THINK • JUMP

Mississippi Council
on Economic Education

BIG JUMP CHALLENGE

Category: ASKING A TRUSTED ADULT

What would you do?



An older child asks you to do something that you know is against the rules.

STOP • THINK • JUMP

Mississippi Council
on Economic Education

STATION 3

Scarcity

MISSISSIPPI COUNCIL ON ECONOMIC EDUCATION

FAMILY FINANCIAL FUN NIGHT

Elementary Facilitator & Activity Guide

Money Mission 3: Scarcity & Making Choices

📖 INSPIRED BY	
Michael & Hannah and the Magic Money Tree *Anthony C. DeLauney*	
⏱️ Time 10 Minutes	👨‍👩‍👧 Group Size Up to 5 Families
🎯 Learning Objective Families will work together to make choices when they have limited money and limited options. They will learn that scarcity means we have many wants but limited resources, so we have to make choices.	📦 Materials • Spring Fair Choice Mat • $10 in play money for each family • "SOLD OUT" card • Passport Stamp

Before Families Arrive

- Place the Spring Fair Choice Mat in the center of the table.
- Have $10 in play money ready for each family.
- Keep the SOLD OUT card nearby but out of sight.
- Have the passport stamp ready.

💡 **Facilitator Tip:** There are no right or wrong answers. Encourage discussion and ask every family member to participate.

Facilitator Script

Welcome

Say:

"Welcome to Money Mission 3! At the Spring Fair, there are lots of fun things we might want, but we can't always have everything. Today your family will work together to decide how to spend your money."

Introduce the Challenge

Say:

"Your family has $10 to spend at the Spring Fair. Look at all the choices. Each person should choose something they would like. Then work together to decide how your family will spend its $10. Remember you cannot spend more than you have!"

Family Decision Time

Give the family $10 in play money and allow each person to choose something from the Spring Fair Choice Mat.

Have the family work together to decide what they will purchase. Once they have made their choices, place a SOLD OUT card over one item they selected.

Say:
“Uh-oh! This item is sold out. There aren’t any more available. Talk with your family and decide what you will do now.”

If time allows, place another SOLD OUT card over another item they selected. Repeat the process.

Questions to Ask

- Were you able to get everything everyone wanted?
- How did your family decide what to choose?
- What did you do when something you wanted was sold out?
- Have you ever wanted something that wasn’t available?

Debrief

Say:
"What your family just experienced is called scarcity. Scarcity means that we have lots of wants, but our money, time, and the things available to us are limited. Because we can’t have everything we want, we have to make choices."

Mission Moment

Say:
"We can’t always have everything we want. When something is limited, we must make choices about what is most important. Talking and making decisions together can help families make good choices."

Common Challenges & Solutions

Challenge	Facilitator Response
Families spend the $10 very quickly	Ask each family member what they would choose before allowing the family to make its final decision.
One child dominates.	Invite another family member to choose one thing they would like before the family decides how to spend the $10.
Families disagree.	Encourage them to talk about which choices are most important and remind them that they must make a family decision together.

Wrap-Up & Passport

Stamp each family's passport, congratulate them on completing Money Mission 1, and invite them to rotate when the facilitator instructs the change.

Mississippi Council on Economic Education

SPRING FAIR CHOICE MAT





You have **$10** to spend as a family.
Choose the things you want most!

COTTON CANDY



$2

POPCORN



$2

CARNIVAL GAME



$3

FERRIS WHEEL RIDE



$3

FACE PAINTING



$4

SPECIAL FAIR TREAT



$4

STUFFED ANIMAL



$5

PRIZE GAME



$5

Remember: You only have $10. You can't buy everything!

SOLD OUT!

This item isn't available.

COTTON CANDY

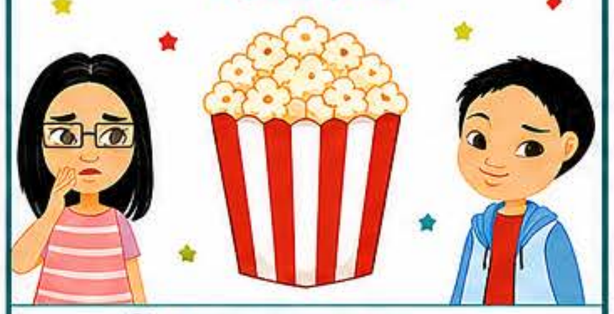


Mississippi Council on Economic Education

SOLD OUT!

This item isn't available.

POPCORN



Mississippi Council on Economic Education

SOLD OUT!

This item isn't available.

CARNIVAL GAME



Mississippi Council on Economic Education

SOLD OUT!

This item isn't available.

FERRIS WHEEL RIDE



Mississippi Council on Economic Education

SOLD OUT!

This item isn't available.

FACE PAINTING



Mississippi Council on Economic Education

SOLD OUT!

This item isn't available.

SPECIAL FAIR TREAT



Mississippi Council on Economic Education

SOLD OUT!

This item isn't available.

STUFFED ANIMAL



Mississippi Council on Economic Education

SOLD OUT!

This item isn't available.

PRIZE GAME



Mississippi Council on Economic Education

★ Draw one card to see which item is **SOLD OUT** for everyone! ★

Mississippi Council
on Economic Education

STATION 4

Risk & Reward

MISSISSIPPI COUNCIL ON ECONOMIC EDUCATION

FAMILY FINANCIAL FUN NIGHT

Elementary Facilitator & Activity Guide

Money Mission 4: Risk & Reward

📖 INSPIRED BY	
Rohan & Nyra and Big Sister's Bet *Anthony C. DeLauney*	
⏱️ Time 10 Minutes	👨‍👩‍👧 Group Size Up to 5 Families
🎯 Learning Objective Families will learn to recognize risk by identifying what they already have, what they could gain, and what they could lose. Families will practice thinking about what is at stake before making a decision.	📦 Materials • "What's at Stake?" mat for each family • HAVE, GAIN, LOSE sorting cards for each challenge • Passport Stamp

Before Families Arrive

- Place a "What's at Stake" mat where each family can easily reach it.
- Organize the sorting cards by challenge.
- Have the passport stamp ready.

💡 **Facilitator Tip:** The goal is not for families to decide whether a risk is "good" or "bad." Focus on helping them recognize **what they have, what they could gain, and what they could lose** before making a choice.

Facilitator Script

Welcome

Say:

"Welcome to Money Mission 4! Every day we make choices that involve some kind of risk. Before we make those choices, it is important to understand what is at stake."

Introduce the Challenge

Say:

"Your family will work through five challenges. For each one, you will decide which card shows what you HAVE, what you could GAIN, and what you could LOSE."

Point to the three sections of the mat.

Say:

"Remember these three questions: **What do you have? What could you gain? What could you lose?**"

Family Decision Time

Have families work together to place each card in the correct section of their mat.

Once everyone has finished, review the answers together.

Ask:
“What do you HAVE?”
“What could you GAIN?”
“What could you LOSE?”
“What do you decide to do?”

Repeat the process with Challenges 2 through 5.

Encourage different family members to place the cards during each round.

Questions to Ask

- Why is it important to think about what you already have?
- Is getting more always worth what you could lose?
- Can taking a risk sometimes be a good choice?
- Why should we think about what is at stake before making a decision?

Debrief

Say:
"Taking a risk isn’t always good or bad. What matters is understanding what is at stake before you decide. Smart decision-makers think about what they already have, what they might gain, and what they might lose.”

Mission Moment

Say:
"Know what you have. Know what you could gain. Know what you could lose. Before you take a risk, know what is at stake.”

Common Challenges & Solutions

Challenge	Facilitator Response
Families sort the cards very quickly	Ask them to explain why each card belongs in that section before moving to the next challenge.
One child dominates.	Invite another family member to place the HAVE, GAIN, and LOSE cards during each challenge.
Families focus first on what they would choose.	Remind them that their first job is not to make the decision. Their job is to identify what is at stake.

Wrap-Up & Passport

Stamp each family's passport, congratulate them on completing Money Mission 4, and invite them to rotate when the facilitator instructs the change.

Mississippi Council on Economic Education

What's at Stake?



Think it through. Talk it through. Know what's at stake before you choose.

KNOW WHAT YOU HAVE.

KNOW WHAT YOU COULD GAIN.

KNOW WHAT YOU COULD LOSE.



Before you take a risk, know what is at stake.
KNOW WHAT YOU HAVE. KNOW WHAT YOU COULD GAIN. KNOW WHAT YOU COULD LOSE.

WHAT DO YOU HAVE?

$20 saved toward your scooter.



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WHAT COULD YOU GAIN?

A toy you really want today for $10.



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WHAT COULD YOU LOSE?

$10 of your scooter savings.



Mississippi Council on Economic Education

WHAT DO YOU HAVE?

$20 you earned from your lemonade stand.



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WHAT COULD YOU GAIN?

You could spend **$15** on more supplies and have a chance to earn **more money** tomorrow.



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WHAT COULD YOU LOSE?

$15 spent on supplies if you don't sell enough lemonade.



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WHAT DO YOU HAVE?

Your team is winning by one goal with only one minute left in the game.



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WHAT COULD YOU GAIN?

If your team moves more players forward, you have a chance to score another goal and increase your lead.



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WHAT COULD YOU LOSE?

Moving players forward leaves your goal less protected.
If the other team scores, you could lose your one-goal lead.



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WHAT DO YOU HAVE?

You have an **almost-finished project** that you can turn in on time.



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WHAT COULD YOU GAIN?

If you try your friend's idea, you could make your project **even better.**



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WHAT COULD YOU LOSE?

Changing your project could take more time, and you **might not** finish before it is due.



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WHAT DO YOU HAVE?

You have one trading card that you really like and know you want to keep.



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WHAT COULD YOU GAIN?

If you make the trade, you could get two different cards that you also like.



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WHAT COULD YOU LOSE?

If you make the trade, you would give up your original card, and you might not be able to get it back if you change your mind.



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on Economic Education

STATION 5

Budgeting

MISSISSIPPI COUNCIL ON ECONOMIC EDUCATION

FAMILY FINANCIAL FUN NIGHT

Elementary Facilitator & Activity Guide

Money Mission 5: Budgeting

📖 INSPIRED BY
Lilly & May Learn Why Mom and Dad Work *Anthony C. DeLauney*

⏱️ Time 10 Minutes	👨‍👩‍👧 Group Size Up to 5 Families
🎯 Learning Objective Families recognize that income is limited, distinguish needs from wants, and work together to make budgeting decisions.	📦 Materials • 15 tokens per family • Family Budget Mat • Money Surprise Cards • Passport Stamp

Before Families Arrive

- Place Family Budget Mats for each family.
- Count 15 tokens for each family.
- Keep the Money Surprise Cards hidden until families complete their first budget.
- Have the passport stamp ready.

💡 **Facilitator Tip:** The goal is meaningful family conversation, not finishing first.

Facilitator Script

Welcome

Welcome to Money Mission 5! Today your family is going to become a budgeting team.

Every family has money coming in, but there never seems to be enough for everything we want. Today you'll discover how families make decisions about spending, saving, and handling surprises.

Introduce the Money

Hold up the tokens

Say:
“Each token represents one dollar. Today your family has 15 dollars to spend. Once they're gone, they're gone, so spend carefully.”

Build Your Budget

Say:
“Now work together to pay for your family's needs. Talk about every decision before you spend your tokens.”

Ask while circulating:
• Why did you choose that?
• Is that a need or a want?
• Could you spend less somewhere else?

Money Surprise

When most families finish, have them choose a Money Surprise Card.

Say:

"Life doesn't always go according to plan. Your family has an unexpected income or expense. Work together to decide how you'll adjust your budget."

Debrief

Ask:

- What was the hardest decision?
- Did anyone have to give something up?
- Were needs easier to pay for than wants?
- How did working together help?

Mission Moment

Say:

"Every family has to make choices about money. Budgeting is not about buying everything we want—it is about making wise choices with the money we have."

Common Challenges & Solutions

Challenge	Facilitator Response
Families finish early.	Ask what they would change if they earned five more tokens.
One person makes all the decisions.	Invite every family member to explain one budgeting choice.
Families run out of tokens.	Reinforce that budgets require tradeoffs and prioritizing needs.

Wrap-Up & Passport

Stamp each family's passport, congratulate them on completing Money Mission 5, and invite them to rotate when the bell rings.



Mississippi Council *on* Economic Education

FAMILY BUDGET MAT

You have a limited budget. Make choices together!

This is your budget!



Use your tokens to make choices.



YOUR FAMILY BUDGET:
15 TOKENS

Place your tokens on the things your family chooses to spend money on.

NEEDS

Things we must have to live and take care of our family.

HOUSING



A place to live

COST: 3 TOKENS

GROCERIES



Food for our family

COST: 3 TOKENS

ELECTRICITY



Power for our home

COST: 2 TOKENS

TRANSPORTATION



Getting where we need to go

COST: 2 TOKENS

CLOTHING



Clothes and shoes we need

COST: 1 TOKEN

WANTS

Things we would like to have that make life fun or better.

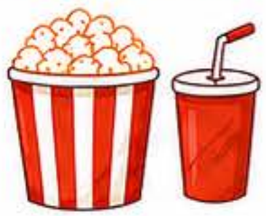
BIRTHDAY PARTY



Fun celebrations

COST: 2 TOKENS

MOVIE NIGHT



Fun for the family

COST: 1 TOKEN

NEW TOY



A toy we want but don't need

COST: 2 TOKENS

VACATION



A trip for fun

COST: 3 TOKENS

SAVINGS



Saving for the future

COST: 2 TOKENS

REMEMBER!

- You can't buy everything.
- You have to choose what is most important.



Make sure your tokens add up to your budget!



EVERY FAMILY HAS TO MAKE CHOICES. A BUDGET HELPS US DECIDE HOW TO USE OUR MONEY WISELY!

Mississippi Council on Economic Education

MONEY SURPRISE!

Draw one card after your family finishes building your budget!

GOOD NEWS!

Someone in your family earned a bonus at work.



Add **2** tokens to your family budget.

ADD 2 TOKENS

GOOD NEWS!

Your family received a tax refund.



Add **2** tokens to your family budget.

ADD 2 TOKENS

GOOD NEWS!

Your family had a yard sale and sold things you no longer use.



Add **2** tokens to your family budget.

ADD 2 TOKENS

GOOD NEWS!

Your family's electric bill was lower than expected this month.



Add **1** token back to your budget.

ADD 1 TOKEN

Cut along the dashed lines. | Place the cards face down in a stack. | Draw one card after your family finishes building your budget!

Mississippi Council *on* Economic Education

MONEY SURPRISE!

Draw one card after your family finishes building your budget!

UH-OH!

Your family pet needs to visit the veterinarian.

★

Spend **3** tokens from your budget.



SPEND 3 TOKENS

UH-OH!

A baseball broke one of your home's windows.

★

Your family has to pay for repairs.

Spend **3** tokens from your budget.



SEND 3 TOKENS

UH-OH!

The family car needs repairs.

★

Spend **3** tokens from your budget.



SPEND 3 TOKENS

UH-OH!

The refrigerator stopped working.

★

Your family had to pay for repairs.

Spend **2** tokens from your budget.



SPEND 2 TOKENS

Cut along the dashed lines. | Place the cards face down in a stack. | Draw one card after your family finishes building your budget!

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MONEY SURPRISE!

Draw one card after your family finishes building your budget!

FAMILY TALK

Your family wants to take a vacation.

Choose one thing from your budget to give up so you can save for the trip.

Why did you choose it?



FAMILY TALK

Your family has 2 extra tokens.

Would you:

- Save them?
- Spend them?
- Give them to help someone else?

Explain your choice.



FAMILY TALK

A special family celebration is coming up.

Would you rather:

- Have a bigger celebration now OR
- Save that money for something you'll need later?

Explain why.



FAMILY TALK

Your family found 1 extra token in the budget.

Everyone in your family gets to vote.

What will you do with it?



Cut along the dashed lines. | Place the cards face down in a stack. | Draw one card after your family finishes building your budget!

Mississippi Council
on Economic Education

STATION 6

Building a Community

MISSISSIPPI COUNCIL ON ECONOMIC EDUCATION

FAMILY FINANCIAL FUN NIGHT

Elementary Facilitator & Activity Guide

Money Mission 6: Strengthening Our Community

📖 INSPIRED BY	
Iver & Luke and the Friends for Others Club *Anthony C. DeLauney*	
⏱️ Time 10 Minutes	👨‍👩‍👧 Group Size Up to 5 Families
🎯 Learning Objective Families recognize that strong communities are built through kindness, service, and working together. Families discuss simple ways they can use their time, talents, and resources to help others.	📦 Materials • Friends for Others Club Challenge worksheet • Colored pencils • Passport Stamp

Before Families Arrive

- Place worksheets and pencils out on table.
- Have the passport stamp ready.

💡 **Facilitator Tip:** There are no right or wrong answers. Encourage discussion and ask every family member to participate. Younger children may draw pictures while older children and adults may write words or sentences.

Facilitator Script

Welcome

Say:

"Welcome to Money Mission 6! Today your family is joining the Friends for Others Club. Every club member looks for ways to make their home, school, and community a better place. Your challenge is to work together to complete four kindness missions before time runs out."

Introduce the Challenge

Say:

"Each section asks your family to think about one way you could help others. There are no right or wrong answers. You can write your ideas, draw pictures, or do both. Work together and make sure everyone has a chance to participate."

Family Decision Time

Invite families to complete each section together while discussing their ideas.

Questions to Ask

• Why did your family choose that idea?
• Who would your kindness help?
• Could your family really do this?
• Which idea would be easiest to start this week?

Debrief

Say:

"Every family can make a difference. You do not have to spend a lot of money to help others. Sometimes giving your time, sharing your talents, or showing kindness can make the biggest difference of all."

Mission Moment

Say:

"Strong communities are built one kind act at a time. When families work together to help others everyone benefits."

Common Challenges & Solutions

Challenge	Facilitator Response
Families finish too quickly.	Ask them to draw pictures or think of another way they could help.
One child dominates.	Invite each family member to contribute one idea before moving to the next section.
Families struggle to think of ideas.	Encourage them to think about their home, school, church, neighborhood, or local community.

Wrap-Up & Passport

Stamp each family's passport, congratulate them on completing Money Mission 6, and invite them to rotate when the facilitator instructs the change.

Mississippi Council on Economic Education

Friends for Others Club ★ CHALLENGE ★

Every club member looks for ways to make their home, school, and community a better place.

Work together as a family to complete all four missions!



1 AT HOME

One way our family can help each other this week is...

_____

_____



2 AT SCHOOL

One way we can help someone at school is...

_____

_____



3 IN OUR COMMUNITY

One way our family can help our community is...

_____

_____



4 MAKE A DIFFERENCE

One way we can help someone else this month is...

_____

_____

OUR FAMILY CHALLENGE

One act of kindness our family will do together this month:

_____

_____

We did it! We completed the Friends for Others Club Challenge!
Small acts of kindness can make a BIG difference!